

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD MINNICH
CARRIE A. MINNICH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-22432

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/13/2017 and confirmed on 8/4/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		55,043.21
Less Refunds to Debtor	735.42	
TOTAL AMOUNT OF PLAN FUND		54,307.79

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,250.00	
Trustee Fee	2,495.09	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,745.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 9505	0.00	24,224.88	0.00	24,224.88
	BANK OF AMERICA NA** Acct: 9505	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 9505	5,595.10	5,595.10	0.00	5,595.10
	BYRIDER FINANCE LLC D/B/A CNAC Acct: 7487	14,997.40	14,997.40	1,514.07	16,511.47
					46,331.45

Priority					
	AMY L ZEMA ESQ Acct:	0.00	0.00	0.00	0.00
	RONALD MINNICH Acct:	0.00	0.00	0.00	0.00
	RONALD MINNICH Acct:	735.42	735.42	0.00	0.00
	AMY L ZEMA ESQ Acct:	3,250.00	3,250.00	0.00	0.00
	AMY L ZEMA ESQ Acct:	1,000.00	1,000.00	0.00	0.00
	CITY OF LATROBE SANITATION Acct: 2947	481.80	481.80	0.00	481.80
	BANK OF AMERICA NA** Acct: 9505	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-CMB	310.00	310.00	0.00	310.00
					791.80

Unsecured					
	BERKS CREDIT & COLLECTIONS INC*** Acct: 6035	0.00	0.00	0.00	0.00
	AT & T MOBILITY II LLC Acct: 7174	891.56	69.71	0.00	69.71
	NEW CENTURY FINANCIAL SERVICES INC	40.69	3.18	0.00	3.18

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7917				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct: 8500				
	EXCELLA HEALTH	0.00	0.00	0.00	0.00
	Acct: 3846				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 8500				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct: 8500				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 8500				
	NORTHWEST BANK S/B/M NORTHWEST C	1,850.74	144.71	0.00	144.71
	Acct: 4551				
	PEOPLES NATURAL GAS CO LLC*	650.98	50.90	0.00	50.90
	Acct: 4547				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8500				
	SOUTHERN CA	0.00	0.00	0.00	0.00
	Acct: 0359				
	SOUTHERN CA	0.00	0.00	0.00	0.00
	Acct: 2081				
	MIDLAND FUNDING LLC	244.09	19.09	0.00	19.09
	Acct: 9093				
	PORTFOLIO RECOVERY ASSOCIATES, LL	494.00	38.63	0.00	38.63
	Acct: 7638				
	UPMC PHYSICIAN SERVICES	279.07	21.82	0.00	21.82
	Acct: 8500				
	VERIZON BY AMERICAN INFOSOURCE LP	1,169.12	91.41	0.00	91.41
	Acct: 0001				
	WESTMORELAND EM MED SPECIALISTS	0.00	0.00	0.00	0.00
	Acct: 0050				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9093				
	LIEPOLD HARRISON & ASSOCIATES PLLC	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					439.45

TOTAL PAID TO CREDITORS

47,562.70

TOTAL CLAIMED

PRIORITY 791.80

SECURED 20,592.50

UNSECURED 5,620.25

Date: 08/24/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD MINNICH
CARRIE A. MINNICH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-22432

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ronald Minnich
Carrie A. Minnich
Debtors

Case No. 17-22432-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Minnich, Carrie A. Minnich, 126 Irving Avenue, Latrobe, PA 15650-2934
14642973	+ City of Latrobe, PO box 829, Latrobe, PA 15650-0829
14642978	+ Excella Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
14642981	+ KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14642983	+ Northwest Consumer Discount Company, 5927 Ropute 981, Stuite 3, PO box 983, Latrobe, PA 15650-0983
14642984	+ Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14642985	Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502
14642986	+ Southern CR Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253
14642988	+ SynchbToysrus, PO box 965036, Orlando, FL 32896-5036
14642991	+ Westmoreland EM Med Spec., PO Box 1348, Indiana, PA 15701-5348

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 25 2022 23:38:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
14715946	+ Email/Text: g20956@att.com	Aug 25 2022 23:39:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14642971	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 25 2022 23:38:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
14642970	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 25 2022 23:38:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
14898777	+ Email/Text: BKBCNMAIL@carringtonms.com	Aug 25 2022 23:38:00	Bank of America, N.A., C/O Carrington Mortgage Services, LLC, PO BOX 3730, Anaheim, CA 92803-3730
14642972	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 25 2022 23:39:00	Berks Credit and Collection, 900 Corporate Drive, Reading, PA 19605-3340
14642974	+ Email/Text: bankruptcy@jdbyrider.com	Aug 25 2022 23:39:00	CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
14642975	+ Email/Text: bankruptcy@credencerm.com	Aug 25 2022 23:39:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
14642976	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2022 23:43:33	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14642977	+ Email/Text: bknotice@ercbpo.com	Aug 25 2022 23:39:00	Enhanced Recovery Corp., PO Boc 57547, Jacksonville, FL 32241-7547
14642979	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 25 2022 23:39:00	Jefferson Capital Systems, 16 McLeland Road,

District/off: 0315-2

User: auto

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Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 33

14642981	^	MEBN			Saint Cloud, MN 56303
			Aug 25 2022 23:38:10	KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541	
14642980	+	Email/Text: BKRMailOPS@weltman.com	Aug 25 2022 23:38:00	Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425	
14642982	+	Email/Text: bankruptcydpt@mcmcg.com	Aug 25 2022 23:39:00	Midland Credit Mgmt. Inc., 2365 Northside Dr. 300, San Diego, CA 92108-2710	
14708129	+	Email/Text: bankruptcydpt@mcmcg.com	Aug 25 2022 23:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011	
14714549		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	
14643356	+	Email/PDF: rmscedi@recoverycorp.com	Aug 25 2022 23:43:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
14658077		Email/Text: signed.order@pfwattorneys.com	Aug 25 2022 23:38:00	New Century Financial Services, Inc., c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054	
14680256	+	Email/Text: ebnpeoples@grblaw.com	Aug 25 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828	
14642987	+	Email/PDF: gecsed@recoverycorp.com	Aug 25 2022 23:43:51	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036	
14642989	^	MEBN	Aug 25 2022 23:37:50	UPMC Health Services, UPMC East, PO Box 371472, Pittsburgh, PA 15250-7472	
14714504	^	MEBN	Aug 25 2022 23:37:59	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123	
14675073		Email/PDF: ebn_ais@aisinfo.com	Aug 25 2022 23:43:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838	
14642990	+	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Aug 25 2022 23:38:00	Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055	

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERV
cr		Carrington Mortgage Services, LLC as servicer for
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14671987	*	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 33

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Ronald Minnich amy@zomalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Carrie A. Minnich amy@zomalawoffice.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Carrington Mortgage Services LLC as servicer for BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas I. Puleo	on behalf of Creditor BANK OF AMERICA N.A. tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 9